

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :
ERICA M. WILLIAMS : CASE NO. 5-20-01367
: :
Debtor : CHAPTER 13

FREEDOM MORTGAGE CORP. :
: :
Movant, :
: :
vs. :
ERICA M. WILLIAMS :
: :
Respondents. :

DEBTOR'S ANSWER TO MOTION FOR RELIEF FROM
AUTOMATIC STAY UNDER SECTION 362

AND NOW COMES, Erica M. Williams, the Debtor, and files an Answer to Freedom Mortgage Corp's Motion for Relief From the Automatic Stay:

1. Erica M. Williams (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.
2. Movant alleges that Debtor has failed to make post-petition mortgage payments.
3. Debtors Counsel is in the process of contacting the Debtor to ascertain if the payments have been made and/or if Debtor is in possession of the funds needed to cure the alleged default.
4. In the event there remains an arrears, the Debtor wishes to enter into a Stipulation to include the arrears in an amended Plan and/or over a six (6) month period.

5. Movant is not entitled to relief from the automatic stay as the arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and/or a six (6) month Stipulation, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtors respectfully request that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: May 9, 2023

/s/Tullio DeLuca
Tullio DeLuca, Esquire
PA ID# 59887
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(570) 347-7764

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CERTIFICATE OF SERVICE

The undersigned hereby certifies that on May 9, 2023, he caused a true and correct copy of Debtors' Answer to Freedom Mortgage Corp's Motion for Relief from the Automatic Stay to be served Via First Class United States Mail, Postage Pre-paid in the above-referenced case, on the following:

Jack N. Zaharopoulos, Esq. at info@pamd13trustee.com

Denise Carlon, Esq. at dcarlon@kmlawgroup.com

Dated: May 9, 2023

/s/Tullio DeLuca
Tullio DeLuca, Esquire